



Patent Application
Attorney Docket No.: 72167.000165

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Hildreth : Group Art Unit: 3628
Appln. No.: 09/677,581
Filed: September 29, 2000 : Examiner: F. Poinvil
For: Network-Based Financial
Planning System and Method

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT/RESPONSE

Sir:

In response to the Office Action dated November 3, 2005, Applicants respectfully request favorable reconsideration of the above-identified patent application in view of the following amendments/remarks, which are believed to place the above-identified patent application in condition for allowance or in better form for consideration on appeal.

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